

MENTAL HEALTH

MHPAEA Advocate Guide

This guide is intended to help advocates and others assisting consumers with an insurance complaint navigate the Ohio Department of Insurance's (ODI) complaint process. ODI takes all complaints related to any insurance product seriously and staff are trained to thoroughly review all cases to ensure Ohio law is being followed.

As an enforcement agency, it is necessary to have specific information in order to identify violations of law and require appropriate remedies. However, ODI understands that there may be times an individual is unable or unwilling to file a complaint.

In order to assist advocates and stakeholders, ODI has developed a process to utilize information from third parties that provide sufficient detail to allege a violation of law and allow for follow-up by ODI. At a minimum, information provided to ODI must contain at least:

- A plan or policy number
- Plan type (i.e., if the consumer gets their insurance through their employer or purchases it on their own)
- Name of the insurance company
- A detailed description of the complaint or what happened – it is NOT enough to simply say the insurance company is violating the law

This information should be submitted to the following ODI Contact:

OMBUDSMAN

ombudsman@insurance.ohio.gov

Important to Know:

Advocates should know that any information sent to the ombudsman will not be considered an individual complaint. ODI will utilize any information sent to the ombudsman to track trends relating to a specific insurer, a geographic area or other trend that would indicate a possible violation of insurance law. If an individual wants to file an official complaint with ODI they will need to contact the Consumer Services Division at 1-800-686-1526.